

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

TRACYE T TURK
TRACEY QUALLS-TURK
Debtor(s)

Case No. 18-11659-AMC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/10/2018.
- 2) The plan was confirmed on 10/17/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/10/2023.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$122,896.29.
- 10) Amount of unsecured claims discharged without full payment: \$234,664.19.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$23,270.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$23,270.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$5,350.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,938.22
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$7,288.22

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACAR LEASING LTD DBA	Unsecured	15,006.00	347.64	347.64	4.06	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	3,073.00	3,073.71	3,073.71	36.07	0.00
AMERICAN HERITAGE FCU	Unsecured	5,205.00	NA	NA	0.00	0.00
BANK OF AMERICA	Secured	10,703.00	11,000.00	12,304.20	12,304.20	0.00
BANK OF AMERICA	Unsecured	NA	4,540.25	4,540.25	53.25	0.00
BANK OF AMERICA	Secured	16,086.00	NA	NA	0.00	0.00
BANK OF AMERICA NA	Unsecured	4,987.00	4,901.37	4,901.37	57.49	0.00
CHASE CARD	Unsecured	8,135.00	NA	NA	0.00	0.00
CITY OF PHILADELPHIA (LD)	Secured	NA	119.16	119.16	119.16	0.00
COMENITY BANK	Unsecured	1,385.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	1,349.00	NA	NA	0.00	0.00
COMENITY BANK/GAME STOP	Unsecured	1,928.00	NA	NA	0.00	0.00
COMENITY BANK/KAY JEWELERS	Unsecured	5,247.00	NA	NA	0.00	0.00
DEPARTMENT STORE NATIONAL BANK	Unsecured	2,079.00	2,162.48	2,162.48	25.36	0.00
EMBRACE/ATLANTICUS	Unsecured	1,120.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	1,958.00	1,958.55	1,958.55	22.96	0.00
LVNV FUNDING LLC	Unsecured	NA	795.14	795.14	9.32	0.00
M&T BANK	Secured	98,833.00	98,419.71	1,078.31	1,078.31	0.00
MIDLAND CREDIT MANAGEMENT INC	Unsecured	178.00	178.83	178.83	2.13	0.00
MIDLAND CREDIT MANAGEMENT INC	Unsecured	1,785.00	1,785.10	1,785.10	20.94	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,861.00	2,861.88	2,861.88	33.55	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,076.00	1,993.30	1,993.30	23.36	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,840.00	1,814.73	1,814.73	21.30	0.00
REMEX INC	Unsecured	75.00	NA	NA	0.00	0.00
SYNCB/TJX	Unsecured	1,214.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	20,362.00	20,165.56	20,165.56	236.49	0.00
US DEPARTMENT OF EDUCATION	Unsecured	4,574.00	4,504.64	4,504.64	52.85	0.00
US DEPARTMENT OF EDUCATION	Unsecured	85,457.00	85,957.46	85,957.46	1,007.98	0.00
US DEPARTMENT OF EDUCATION	Unsecured	74,022.00	74,445.66	74,445.66	873.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,078.31	\$1,078.31	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$12,423.36	\$12,423.36	\$0.00
TOTAL SECURED:	\$13,501.67	\$13,501.67	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$211,486.30	\$2,480.11	\$0.00

Disbursements:		
Expenses of Administration	<u>\$7,288.22</u>	
Disbursements to Creditors	<u>\$15,981.78</u>	
TOTAL DISBURSEMENTS :		<u>\$23,270.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/14/2023

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.